



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [PACWEST BANCORP](#)

City/State [BEVERLY HILLS, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [40,443,344](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	35,316,978			27,554,838			26,018,088			24,335,996			22,582,690		
Net income (\$000)	606,959			-1,237,574			468,636			465,339			357,818		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.17	2.60	86	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92	4.46	2.92	94
+ Non-interest income	0.54	1.04	24	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18	0.56	1.35	17
- Overhead expense	1.77	2.17	23	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20	2.22	2.72	22
- Provision for credit losses	-0.42	-0.09	3	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62	0.23	0.16	81
+ Securities gains (losses)	0	0.01	66	0.05	0.02	75	0.10	0.01	97	0.03	0	95	0	0.01	18
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	79	0	0	47
= Pretax net operating income (tax equivalent)	2.38	1.66	89	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96	2.58	1.43	96
Net operating income	1.72	1.26	86	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94	1.58	0.89	93
Net income	1.72	1.26	87	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94	1.58	0.90	93
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.59	3.06	84	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94	5.52	3.80	94
Interest expense	0.17	0.25	36	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26	0.37	0.60	27
Net interest income (tax equivalent)	3.42	2.80	86	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94	5.15	3.19	95
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.11	7	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69	0.43	0.24	86
Earnings coverage of net loan and lease losses (X)	-357.32	39.72	3	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53	8.81	19.67	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.87	1.23	22	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34	0.82	0.98	35
Allowance for loan and lease losses / Total loans and leases	0.87	1.20	24	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36	0.80	0.96	36
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.32	0.49	32	0.55	0.71	42	0.49	0.57	44	0.47	0.61	36	0.91	0.72	69
30-89 days past due loans and leases / Total loans and leases	0.21	0.32	41	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4	0.28	0.47	30
Liquidity and Funding															
Net noncore funding dependence	-9.70	-2.33	28	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42	9.84	17.03	30
Net short-term noncore funding dependence	-10.23	-7.71	38	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74	9.76	4.83	62
Net loans and leases / Total assets	56.23	58.67	44	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54	69.27	62.73	57
Capitalization															
Tier 1 leverage ratio	6.84	8.98	5	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67	10.66	9.53	83
Holding company equity capital / Total assets	9.89	10.71	37	12.19	11.16	66	18.51	12.43	96	18.75	12.22	96	19.91	11.94	98
Total equity capital (including minority interest) / Total assets	9.89	10.82	35	12.19	11.29	65	18.51	12.57	96	18.75	12.27	96	19.91	12.01	98
Common equity tier 1 capital / Total risk-weighted assets	8.86	12.42	3	10.53	12.38	24	9.78	12.17	16	10.01	12.12	16	10.91	12.19	32
Net loans and leases / Equity capital (X)	5.69	5.53	54	5.21	5.58	43	3.78	5.21	19	3.69	5.29	17	3.48	5.27	16
Cash dividends / Net income	19.68	28.27	31		42.30		61.68	33.12	91	61.93	27.31	95	69.14	31.29	89
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	37.10	10.50	91	10.19	16.68	32	4.04	9.26	38	2.95	7	36	14.29	8.28	76
Equity capital	11.26	7.46	79	-27.44	6.99	3	2.68	10.49	21	-3.05	7.89	11	11.13	10.18	74
Net loans and leases	21.38	3.36	90	0.14	9.07	19	4.95	9.10	42	2.95	7.89	27	13.18	9.38	74
Noncore funding	-27.58	-14.79	29	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79	-17.03	5.59	24
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	96.91	103.22	14	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16	97.92	102.10	24
Cash from ops + noncash items + op expense / Op expense + dividends	189.38	154.48	68	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77	119.10	148.20	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	987,469	985,047	1,086,765	1,034,908	937,051	0.25	9.66
Income from lease financing receivables.....	8,988	8,091	11,080	13,061	15,720	11.09	-62.25
Fully taxable income on loans and leases.....	971,743	977,797	1,087,268	1,042,630	951,811	-0.62	5.13
Tax-exempt income on loans and leases.....	24,714	15,341	10,577	5,339	960	61.10	
Estimated tax benefit on income on loans and leases.....	7,131	4,573	3,159	1,606	582	55.94	
Income on loans and leases (tax equivalent).....	1,003,588	997,711	1,101,004	1,049,575	953,353	0.59	8.58
Investment interest income (tax equivalent).....	161,941	112,236	121,996	122,326	122,707	44.29	41.08
Interest on balances due from depository institutions.....	7,048	3,336	6,479	2,054	1,487	111.27	568.06
Interest income on other earning assets.....	2,748	1,820	1,647	1,767	1,839	50.99	11.66
Total interest income (tax equivalent).....	1,175,325	1,115,103	1,231,126	1,175,722	1,079,386	5.40	12.73
Interest on time deposits of \$250K or more	1,963	7,285	8,600	4,638	1,934	-73.05	
Interest on time deposits < \$250K.....	3,995	20,146	40,648	15,250	10,959	-80.17	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	21,850	32,232	99,212	60,252	32,801	-32.21	34.51
Interest on other borrowings and trading liabilities.....	27,098	29,270	56,804	40,616	27,251	-7.42	17.26
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	54,906	88,933	205,264	120,756	72,945	-38.26	0.52
Net interest income (tax equivalent).....	1,120,419	1,026,170	1,025,862	1,054,966	1,006,441	9.18	13.41
Non-interest income.....	191,852	120,127	121,318	138,925	127,419	59.71	89.95
Adjusted operating income (tax equivalent)	1,312,271	1,146,297	1,147,180	1,193,891	1,133,860	14.48	20.51
Overhead expense.....	625,118	2,030,308	504,766	519,933	500,750	-69.21	39.27
Provision for credit losses.....	-149,500	293,000	23,000	36,774	50,968		
Securities gains (losses)	1,615	13,171	25,445	8,176	-541	-87.74	-82.88
Other tax equivalent adjustments	0	0	0	1	0		
Pretax net operating income (tax equivalent).....	838,930	-1,150,789	644,173	647,369	581,601		43.50
Applicable income taxes	215,376	75,173	164,304	167,977	196,913	186.51	4.67
Tax equivalent adjustments	16,595	11,612	11,233	14,053	26,870	42.91	-37.81
Applicable income taxes (tax equivalent)	231,971	86,785	175,537	182,030	223,783	167.29	-0.21
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	606,959	-1,237,574	468,636	465,339	357,818		72.35
Discontinued operations, net of applicable income taxes	0	0	0	0	0		
Net income attributable to holding company.....	606,959	-1,237,574	468,636	465,339	357,818		72.35
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	606,959	-1,237,574	468,636	465,339	357,818		72.35
Investment securities income (tax equivalent)	161,941	112,236	121,996	122,326	122,707	44.29	41.08
US Treasury and agency securities (excluding mortgage-backed securities)	9,927	1,266	3,990	8,382	3,069	684.12	292.53
Mortgage-backed securities	71,714	64,437	71,981	56,168	41,600	11.29	117.42
All other securities	80,300	46,533	46,025	57,776	78,038	72.57	1.29
Cash dividends declared	119,443	159,748	289,048	288,193	247,403	-25.23	-50.93
Common	119,443	159,748	289,048	288,193	247,403	-25.23	-50.93
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.33	2.85	83	4.05	3.27	89	4.73	4	87	4.83	3.87	91	4.78	3.47	92
Less: Interest expense	0.16	0.23	38	0.32	0.48	30	0.79	0.98	36	0.50	0.79	24	0.32	0.55	27
Equals: Net interest income (tax equivalent)	3.17	2.60	86	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92	4.46	2.92	94
Plus: Non-interest income	0.54	1.04	24	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18	0.56	1.35	17
Equals: adjusted operating income (tax equivalent)	3.72	3.70	58	4.16	4.04	62	4.41	4.41	53	4.91	4.46	76	5.02	4.33	82
Less: Overhead expense	1.77	2.17	23	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20	2.22	2.72	22
Less: Provision for credit losses	-0.42	-0.09	3	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62	0.23	0.16	81
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	67	0.05	0.02	75	0.10	0.01	97	0.03	0	95	0	0.01	18
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	79	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.38	1.66	89	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96	2.58	1.43	96
Less: Applicable income taxes (tax equivalent)	0.66	0.38	93	0.31	0.23	75	0.67	0.36	93	0.75	0.33	97	0.99	0.55	92
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.72	1.26	86	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94	1.58	0.89	93
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.72	1.26	87	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94	1.58	0.90	93
Memo: Net income (last four quarters)	1.72	1.26	87	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94	1.58	0.91	93
Net income—BHC and noncontrolling (minority) interest	1.72	1.27	87	-4.49	0.83	2	1.80	1.20	94	1.91	1.25	94	1.58	0.91	93
Margin Analysis															
Average earning assets / Average assets	92.66	93.08	44	91.53	92.32	38	86.13	91.05	7	85.56	91.48	3	86.56	91.61	7
Average interest-bearing funds / Average assets	52.68	61.99	12	54.69	64.06	13	53.02	65.57	9	48.01	65.56	4	47.55	65.75	3
Interest income (tax equivalent) / Average earning assets	3.59	3.06	84	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94	5.52	3.80	94
Interest expense / Average earning assets	0.17	0.25	36	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26	0.37	0.60	27
Net interest income (tax equivalent) / Average earning assets	3.42	2.80	86	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94	5.15	3.19	95
Yield or Cost															
Total loans and leases (tax equivalent)	5.08	4.01	89	5.15	4.27	89	6.01	5.09	88	6.22	4.95	90	5.97	4.52	90
Interest-bearing bank balances	0.17	0.14	85	0.20	0.27	34	1.69	2.04	30	0.95	1.64	10	1.35	1.05	84
Federal funds sold and reverse repos	0.73	0.25	85	0.92	0.68	71	0	2.44	4	1.85	2.17	33	1.26	1.41	53
Trading assets	0.45			0.60			0.99			1.11				1.11	
Total earning assets	3.54	3.04	83	4.38	3.51	92	5.44	4.36	91	5.58	4.20	94	5.38	3.73	94
Investment securities (tax equivalent)	2.22	1.77	82	2.84	2.25	87	3.26	2.76	85	3.20	2.68	82	3.57	2.47	95
US Treasury and agency securities (excluding mortgage-backed securities)	1.18	1.14	51	6.43	1.75	95	4.25	2.32	93	2.28	2.05	68	1.83	1.62	68
Mortgage-backed securities	1.61	1.57	56	2.47	2.05	88	2.82	2.61	77	2.64	2.50	70	2.53	2.23	76
All other securities	2.82	2.81	57	3.05	3.24	47	4.17	4.06	70	4.10	4.20	68	4.67	3.66	81
Interest-bearing deposits	0.15	0.21	37	0.44	0.53	44	1.27	1.10	67	0.80	0.81	52	0.46	0.49	50
Time deposits of \$250K or more	0.36	0.66	18	1.24	1.42	30	1.86	1.96	37	1.27	1.44	31			
Time deposits < \$250K	0.43	0.62	27	1.31	1.36	45	1.94	1.82	52	0.99	1.29	26			
Other domestic deposits	0.13	0.15	53	0.28	0.36	42	1.09	0.93	68	0.73	0.67	64			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.09	0.17	41	0.55	0.62	59	2.26	1.86	68	2.26	1.51	80	0.99	0.94	57
Other borrowed funds and trading liabilities	7.17	1.27	98	1.16	1.50	34	2.30	2.38	44	2.05	2.28	39	0.42	1.77	2
All interest-bearing funds	0.30	0.37	45	0.59	0.74	36	1.49	1.49	57	1.03	1.19	36	0.68	0.82	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Non-interest Income and Expenses												
Total non-interest income		191,852		120,127		121,318		138,925		127,419		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		13,269		10,351		14,637		16,509		15,307		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		0		0		0		0		0		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		53,802		15,453		12,151		10,431		4,242		
Net servicing fees		-469		-1,401		-1,512		-1,030		-830		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		2,106		2,150		4,127		5,230		5,316		
Other non-interest income.....		123,144		93,574		91,915		107,785		103,384		
Total overhead expenses		625,118		2,030,308		504,766		519,933		500,750		
Personnel expense.....		368,450		271,494		285,862		282,568		266,567		
Net occupancy expense.....		58,422		57,555		57,407		53,223		48,863		
Goodwill impairment losses		0		1,470,000		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		12,762		14,753		18,725		24,606		14,240		
Other operating expenses.....		185,484		216,506		142,772		159,536		171,080		
Fee income on mutual funds and annuities.....		0		0		0		0		0		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		2,208		1,705		1,816		1,828		1,801		
Average personnel expense per employee.....		166.87		159.23		157.41		154.58		148.01		
Average assets per employee.....		15,995.01		16,161.20		14,327.14		13,312.91		12,538.97		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		0	2.17	11	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income		48.25	59.28	13	178.93	62.28	96	44.44	61.29	6	44.07	60.88
Percent of Average Assets												
Total overhead expense		1.77	2.17	23	7.37	2.57	96	1.94	2.69	19	2.14	2.71
Personnel expense.....		1.04	1.21	30	0.99	1.30	20	1.10	1.41	23	1.16	1.44
Net occupancy expense.....		0.17	0.23	19	0.21	0.26	24	0.22	0.28	22	0.22	0.28
Other operating expenses.....		0.56	0.72	29	6.17	0.94	97	0.62	0.97	19	0.76	0.97
Overhead less non-interest income		1.23	1.10	54	6.93	1.25	97	1.47	1.32	54	1.57	1.38
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		47.64	58.83	13	177.12	61.82	96	44	60.64	6	43.55	60.37
Personnel expense.....		28.08	32.93	24	23.68	32.36	11	24.92	32.39	16	23.67	32.51
Net occupancy expense.....		4.45	6.23	22	5.02	6.58	25	5	6.52	20	4.46	6.48
Other operating expenses.....		15.11	19.18	19	148.41	22.28	96	14.08	21.20	7	15.42	20.90
Total non-interest income		14.62	27.67	20	10.48	28.83	9	10.58	29.23	8	11.64	28.50
Fiduciary activities income		0	2.20	13	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts		1.01	3.27	16	0.90	3.27	14	1.28	3.88	18	1.38	4.15
Trading revenue.....		0	0.62	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....		0	2.58	7	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....		0	0.36	11	0	0.41	11	0	0.47	11	0	0.47
Venture capital revenue.....		4.10	0.04	97	1.35	0.01	97	1.06	0.02	96	0.87	0.02
Net servicing fees		-0.04	0.60	3	-0.12	0.01	21	-0.13	0.28	8	-0.09	0.65
Net securitization income		0	0.01	44	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		0.16	3.30	14	0.19	3.92	17	0.36	1.86	24	0.44	1.61
Other non-interest income.....		9.38	9.27	62	8.16	9.65	48	8.01	10.04	48	9.03	9.86
Overhead less non-interest income		33.02	30.52	51	166.64	31.93	97	33.43	31.06	45	31.91	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....		25.67	21.18	89		18.63		25.51	20.56	85	25.95	19.04
Applicable income tax + TE / Pretax net operating income + TE		27.65	22.67	93		21.18		27.25	23.23	86	28.12	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

12/2021

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	14,709,643	11,328,632	10,776,602	10,193,151	9,413,205	29.84	121.23
Commercial and industrial loans	3,124,327	4,144,992	4,180,061	4,612,227	5,461,458	-24.62	-51.25
Loans to individuals	456,582	317,561	438,569	398,157	409,195	43.78	21.65
Loans to depository institutions and acceptances of other banks	0	4,801	4,801	12,103	12,103	-100.00	-100.00
Agricultural loans	1,102	1,333	1,272	941	854	-17.33	62.06
Other loans and leases	4,649,894	3,286,057	3,445,568	2,741,135	2,157,028	41.50	131.56
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	22,941,548	19,083,376	18,846,873	17,957,714	17,453,843	20.22	48.43
Less: Allowance for loan and lease losses	200,564	348,181	138,785	132,472	139,455	-42.40	27.55
Net loans and leases	22,740,984	18,735,195	18,708,088	17,825,242	17,314,388	21.38	48.65
Debt securities that reprice or mature in over 1 year	10,089,542	4,850,562	3,517,314	3,934,499	3,598,439	108.01	251.44
Mutual funds and equity securities	28,578	6,147	2,998	4,891	5,922	364.91	1273.94
Subtotal	32,859,104	23,591,904	22,228,400	21,764,632	20,918,749	39.28	80.83
Interest-bearing bank balances	3,624,685	2,840,197	465,039	209,936	165,222	27.62	4817.83
Federal funds sold and reverse repos	320,000	170,000	0	0	0	88.24	3900.00
Debt securities that reprice or mature within 1 year	604,916	385,029	279,873	74,932	168,922	57.11	72.83
Trading assets	0	0	0	0	0		
Total earning assets	37,408,705	26,987,130	22,973,312	22,049,500	21,252,893	38.62	101.08
Non-interest-bearing cash and due from depository institutions	112,548	150,464	172,584	175,830	233,214	-25.20	-66.70
Premises, fixed assets, and leases	169,965	159,021	167,887	34,661	31,852	6.88	340.39
Other real estate owned	12,594	13,198	440	4,235	1,302	-4.58	6.05
Investment in unconsolidated subsidiaries	41,405	15,119	14,890	14,758	14,855	173.86	182.49
Intangible and other assets	2,698,127	2,173,510	3,441,693	3,452,370	3,460,760	24.14	-5.77
Total assets	40,443,344	29,498,442	26,770,806	25,731,354	24,994,876	37.10	84.93
Quarterly average assets	40,247,431	29,116,310	26,256,015	24,842,885	24,742,632	38.23	88.28
Average loans and leases (YTD)	19,755,768	19,390,808	18,328,446	16,862,729	15,958,618	1.88	35.02
Memoranda							
Loans held-for-sale	0	0	0	0	481,100		
Loans not held-for-sale	22,941,548	19,083,376	18,846,873	17,957,714	16,972,743	20.22	48.43
Real estate loans secured by 1–4 family	3,551,855	289,088	227,698	336,306	348,010	1128.64	1596.16
Commercial real estate loans	11,157,031	11,038,706	10,542,365	9,850,678	9,064,553	1.07	73.43
Construction and land development	3,591,665	3,395,133	2,970,917	2,360,682	1,724,505	5.79	237.82
Multifamily	3,858,347	3,539,724	3,580,461	2,804,274	1,973,967	9.00	264.76
Nonfarm nonresidential	3,707,019	4,103,849	3,990,987	4,685,722	5,366,081	-9.67	-14.04
Real estate loans secured by farmland	757	828	6,539	6,167	642	-8.57	-88.00
Total investment securities	10,723,036	5,241,738	3,800,185	4,014,322	3,773,283	104.57	232.70
U.S. Treasury securities	966,898	5,302	5,181	403,405	0	18136.48	
US agency securities (excluding mortgage-backed securities)	9,905	14,769	17,652	33,181	160,334	-32.93	-94.46
Municipal securities	2,315,967	1,531,616	735,160	1,312,193	1,680,068	51.21	59.01
Mortgage-backed securities	6,359,685	2,986,636	2,679,907	2,222,893	1,811,939	112.94	381.10
Asset-backed securities	514,909	385,379	338,539	20,206	95,725	33.61	138.09
Other debt securities	527,094	311,889	20,748	17,553	19,295	69.00	1009.46
Mutual funds and equity securities	28,578	6,147	2,998	4,891	5,922	364.91	1273.94
Available-for-sale securities	10,694,458	5,235,591	3,797,187	4,009,431	3,773,283	104.26	231.81
U.S. Treasury securities	966,898	5,302	5,181	403,405	0	18136.48	
US agency securities (excluding mortgage-backed securities)	9,905	14,769	17,652	33,181	160,334	-32.93	-94.46
Municipal securities	2,315,967	1,531,616	735,160	1,312,193	1,680,068	51.21	59.01
Mortgage-backed securities	6,359,685	2,986,636	2,679,907	2,222,893	1,811,939	112.94	381.10
Asset-backed securities	514,909	385,379	338,539	20,206	95,725	33.61	138.09
Other debt securities	527,094	311,889	20,748	17,553	19,295	69.00	1009.46
Mutual funds and equity securities	0	0	0	0	5,922		-100.00
Held-to-maturity securities appreciation (depreciation)	90,940	238,621	109,095	-8,478	52,907	-61.89	793.76
Available-for-sale securities appreciation (depreciation)	0	0	7,541	7,227	0		
Structured notes, fair value	532,418	449,330	486,200	458,143	449,187	18.49	25.12

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	1,077,079	744,285	663,356	596,247	1,111,243	44.71	21.18
NOW, ATS and transaction accounts	3,442,422	2,299,817	1,547,772	585,867	633,994	49.68	3184.06
Time deposits less brokered deposits < \$250K	11,703	-347,651	410,517	343,937	139,135		
MMDA and other savings accounts	29,105,424	20,369,846	14,474,154	15,686,423	15,062,516	42.88	128.87
Other non-interest-bearing deposits	0	0	0				
Core deposits	33,636,628	23,066,297	17,095,799	17,212,474	16,946,888	45.83	141.92
Time deposits of \$250K or more	486,894	532,573	483,609	412,185	355,342	-8.58	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	441,000	331,000	135,000		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	5,000	1,349,564	1,040,106	332,228	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	0	113,798	8	114		-100.00
Brokered deposits < \$250K	874,235	1,341,848	1,655,216	1,249,516	1,570,845	-34.85	
Noncore funding	1,361,129	1,879,421	4,043,187	3,032,815	2,393,529	-27.58	-52.82
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	863,283	465,812	458,209	453,846	462,437	85.33	95.87
Other liabilities	582,674	491,960	218,914	206,631	214,424	18.44	261.72
Total liabilities	36,443,714	25,903,490	21,816,109	20,905,766	20,017,278	40.69	109.56
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,221	1,207	1,219	1,251	1,305	1.16	-0.57
Common surplus	3,013,398	3,100,633	3,306,006	3,722,722	4,287,487	-2.81	-27.60
Retained earnings	1,016,351	409,392	1,652,248	1,182,675	723,471	148.26	177.64
Accumulated other comprehensive income	65,968	172,523	78,658	-6,075	31,171	-61.76	1002.77
Other equity capital components	-97,308	-88,803	-83,434	-74,985	-65,836		
Total holding company equity capital	3,999,630	3,594,952	4,954,697	4,825,588	4,977,598	11.26	-10.70
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,999,630	3,594,952	4,954,697	4,825,588	4,977,598	11.26	-10.70
Total liabilities and capital	40,443,344	29,498,442	26,770,806	25,731,354	24,994,876	37.10	84.93
Memoranda							
Non-interest-bearing deposits	14,543,133	9,193,827	7,244,885	7,892,589	8,515,584	58.18	117.99
Interest-bearing deposits	20,454,624	15,746,891	11,989,739	10,981,586	10,357,491	29.90	122.05
Total deposits	34,997,757	24,940,718	19,234,624	18,874,175	18,873,075	40.32	120.35
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,594,952	4,954,697	4,825,588	4,977,598	4,479,055		
Accounting restatements	0	-5,283	938	0	291		
Net income	606,959	-1,237,574	468,636	465,339	357,818		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	32,222	-45,636	-127,701	-276,626	-74,109		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	8,505	5,369	8,449	9,148	9,476		
Changes incident to business combinations	0	0	0	0	446,233		
Less: Dividends declared	119,443	159,748	289,048	288,193	247,403		
Change in other comprehensive income	-106,555	93,865	84,733	-43,382	25,189		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,999,630	3,594,952	4,954,697	4,825,588	4,977,598		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	36.37	36.25	47	38.40	36.22	47	40.26	37.78	43	39.61	37.19	47	37.66	35.54	50
Commercial and industrial loans	7.73	10.76	38	14.05	13.52	55	15.61	12.02	69	17.92	12.85	73	21.85	12.62	85
Loans to individuals	1.13	3.36	47	1.08	3.40	44	1.64	4.20	47	1.55	4.31	42	1.64	4.47	46
Loans to depository institutions and acceptances of other banks	0	0.02	34	0.02	0.03	81	0.02	0.04	75	0.05	0.05	82	0.05	0.06	77
Agricultural loans.....	0	0.18	30	0	0.19	28	0	0.24	32	0	0.30	29	0	0.21	34
Other loans and leases.....	11.50	4.47	91	11.14	4.63	90	12.87	5.01	92	10.65	5	87	8.63	5.10	77
Net loans and leases.....	56.23	58.67	44	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54	69.27	62.73	57
Debt securities over 1 year.....	24.95	19.46	67	16.44	15.55	55	13.14	14.60	47	15.29	14.63	57	14.40	14.83	49
Mutual funds and equity securities	0.07	0.06	68	0.02	0.05	46	0.01	0.06	44	0.02	0.06	46	0.02	0.06	48
Subtotal	81.25	79.22	49	79.98	78.16	45	83.03	79.65	41	84.58	79.97	52	83.69	79.31	44
Interest-bearing bank balances	8.96	8.50	54	9.63	7.51	67	1.74	3.06	45	0.82	3.04	24	0.66	3.46	13
Federal funds sold and reverse repos	0.79	0.54	82	0.58	0.82	82	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.50	1.56	61	1.31	1.68	50	1.05	1.91	43	0.29	1.96	21	0.68	1.86	36
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	92.50	91.77	59	91.49	91.05	58	85.81	89.53	11	85.69	89.74	10	85.03	89.84	10
Non-interest cash and due from depository institutions.....	0.28	0.82	8	0.51	1.07	12	0.64	1.14	17	0.68	1.21	15	0.93	1.22	30
Other real estate owned.....	0.03	0.01	87	0.04	0.02	81	0	0.03	17	0.02	0.04	37	0.01	0.05	17
All other assets.....	7.23	7.35	50	8	7.82	52	13.54	9.27	90	13.63	8.98	90	14.04	8.86	91
Memoranda															
Short-term investments	11.25	11.47	54	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8	1.34	8.69	10
U.S. Treasury securities.....	2.39	1.47	76	0.02	0.84	41	0.02	1.03	34	1.57	1.04	71	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0.02	0.82	25	0.05	0.63	31	0.07	0.54	38	0.13	0.69	42	0.64	0.75	62
Municipal securities	5.73	1.73	87	5.19	1.69	86	2.75	1.34	76	5.10	1.62	86	6.72	1.60	94
Mortgage-backed securities	15.72	14.14	61	10.12	11.75	44	10.01	11.44	41	8.64	11.13	37	7.25	11.06	28
Asset-backed securities	1.27	0.50	80	1.31	0.32	87	1.26	0.28	85	0.08	0.33	64	0.38	0.30	73
Other debt securities	1.30	0.53	80	1.06	0.42	79	0.08	0.39	49	0.07	0.41	50	0.08	0.38	53
Loans held-for-sale.....	0	0.55	7	0	0.52	7	0	0.39	7	0	0.30	8	1.92	0.33	93
Loans held for investment	56.73	58.06	44	64.69	61.72	50	70.40	63.50	61	69.79	63.93	56	67.90	62.63	53
Real estate loans secured by 1–4 family	8.78	11.46	37	0.98	11.91	7	0.85	13.29	8	1.31	13.46	8	1.39	13.44	10
Revolving	0.28	1.42	22	0.35	1.66	24	0.42	2.07	25	0.54	2.27	25	0.35	2.40	21
Closed-end, secured by first liens	8.50	9.67	46	0.61	9.81	7	0.41	10.69	7	0.72	10.57	6	1.01	10.35	7
Closed-end, secured by junior liens	0.01	0.17	12	0.02	0.22	17	0.02	0.28	19	0.04	0.31	21	0.03	0.34	18
Commercial real estate loans	27.59	22.69	63	37.42	22.22	86	39.38	22.23	90	38.28	21.58	88	36.27	19.88	88
Construction and land development.....	8.88	3.34	93	11.51	3.40	96	11.10	3.44	97	9.17	3.51	94	6.90	3.25	88
Multifamily.....	9.54	3.57	88	12	3.12	93	13.37	3.01	92	10.90	2.72	92	7.90	2.54	90
Nonfarm nonresidential	9.17	14.57	29	13.91	14.72	45	14.91	14.69	51	18.21	14.44	60	21.47	13.30	75
Real estate loans secured by farmland.....	0	0.30	22	0	0.33	24	0.02	0.36	36	0.02	0.41	37	0	0.32	28

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	64.12	61.05	48	59.36	57.15	44	57.18	57.46	43	56.76	56.49	45	53.93	54.84	48
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	15.48	19.86	35	1.51	19.43	6	1.21	20.75	7	1.87	21.10	8	1.99	21.45	9
Real estate loans secured by 1–4 family.....	0.49	2.43	21	0.54	2.64	22	0.59	3.15	22	0.77	3.50	22	0.50	3.77	18
Revolving	14.99	17.24	41	0.98	16.59	6	0.62	17.39	6	1.10	17.39	5	1.49	17.41	7
Closed-end.....	48.63	37.86	66	57.84	34.63	90	55.94	33.52	88	54.85	32.14	89	51.93	29.99	89
Commercial real estate loans	15.66	5.65	94	17.79	5.26	97	15.76	5.09	96	13.15	5.20	94	9.88	4.90	86
Construction and land development.....	3.02	1.18	87	2.46	0.93	86	1.46	0.94	69	1.24	1.02	63	0.99	0.89	64
1–4 family.....	12.63	4.40	95	15.33	4.19	98	14.31	4.02	98	11.91	4.05	97	8.90	3.90	91
Other.....	16.82	5.78	90	18.55	4.96	94	19	4.69	94	15.62	4.10	93	11.31	3.84	90
Multifamily.....	16.16	24.56	30	21.50	22.93	44	21.18	22.15	46	26.09	21.40	57	30.74	20.03	73
Nonfarm nonresidential	4.63	8.29	33	5.53	7.68	36	5.36	7.72	38	5.64	8.03	38	6.32	7.58	44
Owner-occupied.....	11.53	15.94	34	15.97	14.95	55	15.82	14.34	56	20.45	13.38	76	24.42	12.45	91
Other.....	0	0.54	20	0	0.54	22	0.03	0.55	35	0.03	0.63	37	0	0.51	28
Real estate loans secured by farmland.....	0	0.04	34	0.03	0.06	78	0.03	0.11	73	0.07	0.12	78	0.07	0.17	77
Loans to depository institutions and acceptances of other banks.....	13.62	18.86	35	21.72	22.17	52	22.18	19.53	64	25.68	20.32	71	31.29	20.53	81
Commercial and industrial loans	1.99	6.24	46	1.66	6.13	41	2.33	7.13	42	2.22	7.36	39	2.34	7.61	43
Loans to individuals.....	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Credit card loans.....	0	0.34	31	0.01	0.32	28	0.01	0.37	31	0.01	0.46	28	0	0.33	33
Agricultural loans.....	20.27	8.75	86	17.22	9.09	79	18.28	9.85	82	15.26	9.66	78	12.36	10.32	66
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	519.79	391.81	74	422.13	381.27	51	440.63	391.26	50	426.84	379.80	53	376.34	366.85	51
Real estate loans secured by 1–4 family.....	125.51	126.06	52	10.77	125.03	7	9.31	138.18	7	14.08	137.84	6	13.91	138.55	7
Revolving	4.01	15.44	25	3.84	17.42	24	4.55	21.26	24	5.82	23.33	25	3.51	25.05	19
Closed-end.....	121.50	108.85	63	6.93	106.14	6	4.76	115.20	5	8.27	112.79	5	10.41	111.69	6
Commercial real estate loans	394.25	245.88	85	411.33	234.65	89	431.05	229.44	91	412.50	219.72	88	362.40	204.45	87
Construction and land development.....	126.92	35.95	97	126.51	35.62	98	121.47	34.95	98	98.85	35.36	97	68.95	32.91	87
1–4 family.....	24.50	7.42	91	17.52	6.34	86	11.23	6.61	71	9.30	7.04	65	6.88	6.16	62
Other.....	102.42	28.11	97	108.99	28.16	99	110.24	27.32	99	89.55	27.26	98	62.07	26.01	93
Multifamily.....	136.34	38.66	91	131.90	32.74	92	146.40	31.04	93	117.43	27.85	92	78.92	25.95	90
Nonfarm nonresidential	130.99	158.05	37	152.92	155.06	47	163.18	152.10	52	196.21	147.22	63	214.54	137.03	70
Owner-occupied.....	37.53	52.99	36	39.32	52.37	41	41.27	53.07	42	42.41	54.89	44	44.13	51.62	49
Other.....	93.46	102.54	44	113.59	100.54	57	121.91	97.41	62	153.80	91.80	78	170.41	84.09	87
Real estate loans secured by farmland.....	0.03	3.22	23	0.03	3.44	22	0.27	3.60	35	0.26	4.02	38	0.03	3.31	27
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0.18	0.28	81	0.20	0.44	74	0.51	0.54	82	0.48	0.68	77
Commercial and industrial loans	110.40	114.45	56	154.45	139.91	58	170.91	122.02	72	193.14	128.82	75	218.35	126.55	83
Loans to individuals.....	16.13	34.55	53	11.83	37.47	45	17.93	43.51	47	16.67	42.67	43	16.36	44.83	45
Credit card loans.....	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0.04	1.86	33	0.05	1.88	31	0.05	2.18	33	0.04	2.72	30	0.03	1.88	35
Other loans and leases.....	164.31	51.06	92	122.45	49.54	89	140.88	52.44	91	114.79	51.79	88	86.24	52.78	78
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.21	30.07	83	54.68	27.32	95	53.10	26.45	96	51.66	24.79	96	48.29	23.09	94
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	374.60	195.33	89	388.83	183.76	93	409.21	178.57	95	388.45	167.93	95	337	156.17	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	412.13	252.85	86	428.15	240.85	90	450.49	236.10	92	430.87	225.98	90	381.12	210.40	87

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.25	11.47	54	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8	1.34	8.69	10
Liquid assets	26.41	29.03	42	20.51	26.22	35	12.11	22.44	20	11.31	22.72	13	8.98	24.04	6
Investment securities	26.51	21.63	64	17.77	17.85	52	14.20	16.99	40	15.60	17.27	44	15.10	17.35	44
Net loans and leases	56.23	58.67	44	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54	69.27	62.73	57
Net loans, leases and standby letters of credit	57.08	59.49	45	64.66	62.48	48	71.21	64.84	61	70.69	65.07	54	70.55	63.89	58
Core deposits	83.17	75.71	81	78.19	70.67	68	63.86	63.09	38	66.89	62.13	52	67.80	61.26	55
Noncore funding	3.37	10.30	19	6.37	14.13	27	15.10	19.36	46	11.79	21.34	25	9.58	22.32	16
Time deposits of \$250K or more	1.20	1.58	48	1.81	2.11	50	1.81	2.94	30	1.60	2.89	28	1.42	2.57	32
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	1.65	1.94	61	1.29	1.97	54	0.54	2.23	33
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.79	0.54	9	-0.58	0.54	12	1.65	0.48	76	1.29	0.54	68	0.54	0.73	48
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.02	1.24	22	5.04	3.01	72	4.04	3.67	60	1.33	3.96	30
Earning assets that reprice within 1 year	33.71	37.37	42	33.76	39.38	33	40.16	39.29	52	43.75	40.29	63	46.72	41.61	71
Interest-bearing liabilities that reprice within 1 year	2.81	6.39	21	4.22	8.20	27	9.08	10.19	51	7.37	10.01	40	7.73	8.46	54
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	30.90	29.65	52	29.54	29.11	47	31.08	26.63	59	36.38	27.38	73	38.99	29.77	75
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.70	-2.33	28	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42	9.84	17.03	30
Net short-term noncore funding dependence	-10.23	-7.71	38	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74	9.76	4.83	62
Short-term investment / Short-term noncore funding	383.11	273.46	74	203.99	184.19	62	19.07	77.77	24	9.45	66.46	9	14.07	74.86	15
Liquid assets - short-term noncore funding / Nonliquid assets	31.89	36.68	48	18.71	28.18	41	-2.83	16.97	15	-0.45	16.04	21	-0.57	18.16	22
Net loans and leases / Total deposits	64.98	72.79	34	75.12	79.43	34	97.26	90.31	72	94.44	90.08	62	91.74	90.14	52
Net loans and leases / Core deposits	67.61	78.25	33	81.22	88.34	39	109.43	103.93	68	103.56	105	52	102.17	105.65	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			1.57			0.72			-0.82			-0.31		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.42	-0.25	95	9.93	4.31	90	4.73	1.36	95	-0.38	-1.98	87	2.24	-0.77	95
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02		0.01	0	60	-0.01	-0.05	33		-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	99.73	83.77	80	99.88	87.23	83	99.92	85.40	87	99.88	81.88	87	100	84.24	89
U.S. Treasury securities	9.02	6.70	71	0.10	4.72	39	0.14	6.15	32	10.05	6.99	70	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0.09	4.12	25	0.28	4.01	28	0.46	3.49	40	0.83	4.02	39	4.25	4.42	60
Municipal securities	21.60	8.22	83	29.22	9.83	85	19.35	7.75	82	32.69	9.16	92	44.53	9.31	95
Mortgage-backed securities	59.31	66.54	36	56.98	66.64	35	70.52	67.43	49	55.37	65.45	34	48.02	65.34	22
Asset-backed securities	4.80	2.50	74	7.35	1.91	86	8.91	1.66	89	0.50	2.05	65	2.54	1.74	74
Other debt securities	4.92	3.08	74	5.95	3.01	78	0.55	2.94	47	0.44	2.79	48	0.51	2.57	51
Mutual funds and equity securities	0.27	0.29	64	0.12	0.35	44	0.08	0.40	43	0.12	0.42	47	0.16	0.51	44
Debt securities 1 year or less	5.64	7.78	54	7.35	10.55	48	7.36	11.86	45	1.87	11.91	16	4.48	11.79	29
Debt securities 1 to 5 years	17.93	18.25	54	31.97	17.03	82	24.78	17.94	70	29.72	19.18	72	17.65	18.80	57
Debt securities over 5 years	76.16	71.11	51	60.57	69.86	30	67.78	66.02	41	68.29	64.73	44	77.71	64.73	60
Pledged securities	4.97	32.26	12	8.57	35.67	17	12.79	30.57	24	11.41	33.30	21	11.90	34.58	17
Structured notes, fair value	0	0.11	40	0	0.02	42	0.20	0.03	89	0.18	0.04	89	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	34	27.98	61	355.79	183.32	79	161.49	26.69	91	-14.75	6.77	22	-22.60	19.19	12
Investment securities	104.57	31.36	93	37.93	23.62	75	-5.33	11.75	13	6.39	9.42	59	17.07	8.45	75
Core deposits	45.83	16.94	90	34.92	26.88	80	-0.68	11.23	5	1.57	7.29	29	21.89	12.19	75
Noncore funding	-27.58	-14.79	29	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79	-17.03	5.59	24

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	11,605,500	8,942,393	9,602,757	8,490,996	6,296,613
Commit: Secured commercial real estate loans	4,516,170	3,205,264	3,646,729	3,212,539	2,441,562
Commit: Unsecured real estate loans	334,279	361,985	267,128	61,398	45,430
Credit card lines (reported semiannually, June/Dec)	57,453	59,727	92,552	64,311	43,957
Securities underwriting	0	0	0	0	0
Standby letters of credit	344,475	337,315	355,478	364,210	320,010
Commercial and similar letters of credit	1,293	21	24	0	54
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	87,470	59,867	15,159	24,459	0
Futures and forward foreign exchange	0	44,645	21,560	45,467	24,718
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	28,463	28,463	69,584	80,468	91,084
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	18,539	24,081	26,079	31,413	34,764
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	28.70	22.78	74	30.31	22.01	82	35.87	23.52	82	33	24.05	78	25.19	24.03	62
Standby letters of credit	0.85	0.65	71	1.14	0.71	78	1.33	0.84	79	1.42	0.92	78	1.28	0.96	73
Commercial and similar letters of credit	0	0.02	51	0	0.02	41	0	0.02	37	0	0.02	17	0	0.03	33
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	0.33	46.30	3	0.53	48.62	3	0.49	68.47	4	0.71	65.81	5	0.60	75.35	4
Interest rate contracts	0.22	32.46	4	0.20	34.36	1	0.06	47.31	2	0.10	43.84	2	0	53.66	1
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0.22	20.49	11	0.20	20.83	8	0.06	28.86	7	0.10	26.74	6	0	25.60	3
Foreign exchange contracts	0.07	6.30	63	0.25	6.01	64	0.34	10.12	61	0.49	10.92	65	0.46	9.40	62
Futures and forward foreign exchange contracts	0	3.78	27	0.15	3.47	62	0.08	5.23	55	0.18	5.22	57	0.10	4.53	50
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0.07	0.76	78	0.10	0.77	79	0.26	2.03	79	0.31	2.17	78	0.36	2.34	78
Equity, commodity, and other derivative contracts	0.05	0.92	73	0.08	1.86	68	0.10	3.32	68	0.12	4.08	67	0.14	3.81	66
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0.05	0.21	82	0.08	0.37	79	0.10	0.94	76	0.12	1.29	74	0.14	1.12	74
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	58.74	44.98	74	46.12	42.82	72	52.39	45.53	73	50.35	44.93	73	39.46	46.60	56

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	134,472	157,056	132,382	181,807	150,566
Interest rate contracts	87,470	59,867	15,159	24,459	0
Foreign exchange contracts.....	28,463	73,108	91,144	125,935	115,802
Equity, commodity, and other contracts	18,539	24,081	26,079	31,413	34,764
Derivatives Position					
Futures and forwards	0	44,645	21,560	45,467	24,718
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	18,539	24,081	26,079	31,413	34,764
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	18,539	24,081	26,079	31,413	34,764
Swaps	115,933	88,330	84,743	104,927	91,084
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	134,472	157,056	132,382	181,807	150,566
Interest rate contracts	87,470	59,867	15,159	24,459	0
Foreign exchange contracts.....	28,463	73,108	91,144	125,935	115,802
Equity, commodity, and other contracts	18,539	24,081	26,079	31,413	34,764
Derivative contracts (excluding futures and FX 14 days or less)	125,513	147,443	124,891	176,303	146,304
One year or less	582	45,597	28,173	65,727	41,661
Over 1 year to 5 years	31,528	31,653	78,523	85,959	76,396
Over 5 years	93,403	70,193	18,195	24,617	28,247
Gross negative fair value (absolute value)	931	1,150	755	391	1,647
Gross positive fair value.....	6,064	8,750	4,668	8,392	7,393
Held for trading.....	0	0	0	0	0
Non-traded.....	6,064	8,750	4,668	8,392	7,393
Current credit exposure on risk-based capital derivative contracts	2,508	4,229	1,234	3,599	2,232
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	65.05	94.17	10	38.12	94.10	3	11.45	93.44	2	13.45	92.91	2	0	92.20	1
Foreign exchange contracts	21.17	3.47	89	46.55	3.49	95	68.85	3.20	96	69.27	3.39	95	76.91	3.53	96
Equity, commodity, and other contracts	13.79	1.14	96	15.33	1.17	96	19.70	1.64	93	17.28	1.93	94	23.09	1.94	94
Futures and forwards	0	11.16	7	28.43	14.05	75	16.29	13.49	65	25.01	12.78	76	16.42	13.23	68
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7
Purchased options	13.79	3.27	89	15.33	3.42	89	19.70	4.42	91	17.28	4.19	91	23.09	4.73	91
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	13.79	2.87	89	15.33	2.86	91	19.70	3.35	92	17.28	3.20	93	23.09	3.32	95
Swaps	86.21	74.26	55	56.24	68.76	29	64.01	69.75	37	57.71	70.34	28	60.49	68.94	33
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	65.05	56.71	55	38.12	53.82	50	11.45	52.22	28	13.45	50.60	35	0	51.23	4
Foreign exchange contracts	21.17	0.40	96	46.55	0.46	98	68.85	0.34	99	69.27	0.57	99	76.91	0.60	99
Equity, commodity, and other contracts	13.79	0.09	97	15.33	0.10	98	19.70	0.13	96	17.28	0.16	96	23.09	0.21	97
Derivative contracts (excluding futures and forex 14 days or less)	93.34	92.53	34	93.88	91.48	42	94.34	93.86	38	96.97	94.47	49	97.17	95.63	52
One year or less	0.43	27.56	10	29.03	32.05	54	21.28	32.17	50	36.15	32.51	65	27.67	31.96	59
Over 1 year to 5 years	23.45	27.01	44	20.15	27.06	44	59.32	30.45	88	47.28	31.16	77	50.74	31.85	82
Over 5 years	69.46	29.89	86	44.69	29.56	68	13.74	28.09	33	13.54	28.71	35	18.76	29.43	38
Gross negative fair value (absolute value)	0.69	0.98	39	0.73	1.55	37	0.57	0.83	43	0.22	0.72	11	1.09	0.69	84
Gross positive fair value	4.51	1.34	97	5.57	2.23	98	3.53	1.19	96	4.62	0.85	98	4.91	0.71	98
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	11	0	0.07	7	0	0.06	10	0	0.06	6	0	0.06	14
Gross positive fair value (X)	0	0.05	17	0	0.09	10	0	0.07	16	0	0.06	22	0	0.06	24
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	38	0	0.02	35	0	0.01	46	0	0.01	55	0	0.01	53
Current credit exposure (X)	0	0.04	18	0	0.06	17	0	0.05	12	0	0.04	19	0	0.04	18
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01	0.46	16	0.02	0.85	17	0.01	0.73	12	0.02	0.53	17	0.01	0.53	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	348,181	138,785	132,472	139,455	157,238
Gross losses	10,715	96,097	32,775	60,277	81,375
Write-downs, transfers to loans held-for-sale	1,043	725	2,408	2,549	10,037
Recoveries	12,598	8,876	16,088	16,520	12,624
Net losses	-1,883	87,221	16,687	43,757	68,751
Provision for loan and lease losses	-149,500	293,000	23,000	36,774	50,968
Adjustments	0	3,617	0	0	0
Ending balance	200,564	348,181	138,785	132,472	139,455
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.42	-0.09	3	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62	0.23	0.16
Provision for loan and lease losses / Average loans and leases	-0.76	-0.16	3	1.51	0.82	86	0.13	0.24	36	0.22	0.24	63	0.32	0.28
Provision for loan and lease losses / Net loan and lease losses	7,939.46	-105.48	97	335.93	487.86	51	137.83	130.58	67	84.04	134.68	23	74.13	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	0.87	1.23	22	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34	0.82	0.98
Allowance for loan and lease losses / Total loans and leases	0.87	1.20	24	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36	0.80	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	21.39			3.99	11.58	20	8.32	8.03	68	3.03	7.54	28	2.03	8.39
Allowance for loan and lease losses / Nonaccrual assets	279.96	364.13	50	272.80	299.17	57	150.28	218.72	46	166.98	214.03	50	88.52	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	327.86	287.08	70	381.93	244.34	78	150.28	151.73	62	166.98	160.51	64	87.17	136.22
Gross loan and lease losses / Average loans and leases	0.05	0.19	19	0.50	0.34	75	0.18	0.28	42	0.36	0.30	72	0.51	0.33
Recoveries / Average loans and leases	0.06	0.08	45	0.05	0.07	36	0.09	0.08	63	0.10	0.09	61	0.08	0.09
Net losses / Average loans and leases	-0.01	0.11	7	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69	0.43	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	87	0	0	89	0.01	0	89	0.02	0	91	0.06	0
Recoveries / Prior year-end losses	13.11	34.67	16	27.08	33.98	43	26.69	36.22	42	20.30	41.30	19	34.73	33.49
Earnings coverage of net loan and lease losses (X)	-357.32	39.72	3	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53	8.81	19.67
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	0.02	13	0.06	0.04	67	0	0.01	35	0.06	0.02	79	0.05	0.02
Real estate loans secured by 1–4 family	-0.02	-0.02	41	0.06	0.01	88	-0.10	0.01	4	-0.04	0.01	12	0.08	0.03
Revolving	-0.54	-0.07	8	0.26	0.01	92	-0.12	0.02	7	-0.10	0.03	13	-0.05	0.09
Closed-end	0	-0.01	74	-0.05	0	11	-0.09	0	4	0	0.01	46	0.12	0.02
Commercial real estate loans	-0.04	0.04	6	0.06	0.07	60	0	0.01	47	0.06	0.01	85	0.05	0.01
Construction and land development	0.02	0	85	0	0	48	0	-0.01	60	-0.01	-0.03	49	-0.01	-0.02
1–4 family	0	0	85	0	0	29	0	0	55	0	-0.01	28	-0.02	0
Other	0.02	0	85	0	0	57	0	-0.01	61	0	-0.02	47	0.01	-0.01
Multifamily	0	0.01	74	0	0	58	-0.01	0	10	-0.04	0	12	0	-0.01
Nonfarm nonresidential	-0.14	0.05	1	0.15	0.11	74	0.01	0.02	52	0.15	0.02	92	0.08	0.03
Owner-occupied	0	0.01	21	0.01	0.02	64	0.01	0.01	76	0.05	0.01	85	0.02	0.01
Other	-0.14	0.04	0	0.14	0.08	78	0	0.01	22	0.10	0.01	92	0.07	0.01
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01
Commercial and industrial loans	0.05	0.17	32	1.85	0.47	93	0.39	0.37	63	0.83	0.31	87	1.21	0.39
Loans to individuals	0.30	0.71	28	1.25	1.13	69	0.15	1.17	10	0.05	1.16	4	0.22	1.25
Credit card loans				1.84			2.92			3.11			2.92	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18
Loans to foreign governments and institutions				0			0			0			0	
Other loans and leases	0	0.10	19	0	0.15	13	0	0.15	11	-0.01	0.14	10	-0.14	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		48,759		8,873		8,540		10,483		48,409
90+ days past due loans and leases		0		0		0		0		2,438
Nonaccrual loans and leases		61,174		91,163		92,353		79,333		157,545
Total past due and nonaccrual loans and leases		109,933		100,036		100,893		89,816		208,392
Restructured 30–89 days past due		0		0		0		435		2,755
Restructured 90+ days past due		0		0		0		0		1,003
Restructured nonaccrual		16,787		16,976		54,329		53,011		63,989
Total restructured loans and leases		16,787		16,976		54,329		53,446		67,747
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		24,430		14,254		12,257		17,265		63,270
Other real estate owned		12,594		13,198		440		4,235		1,302
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		10,467		36,471		0		0		0
Total other assets past due and nonaccrual		10,467		36,471		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.21	0.32	41	0.05	0.39	4	0.05	0.43	4	0.06
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0
Nonaccrual loans and leases	0.27	0.46	27	0.48	0.66	39	0.49	0.51	50	0.44
90+ days past due and nonaccrual loans and leases	0.27	0.62	19	0.48	0.85	30	0.49	0.71	34	0.44
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured	0.07	0.10	50	0.09	0.13	46	0.29	0.14	84	0.30
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.21	0.32	41	0.05	0.40	4	0.05	0.43	3	0.06
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0
Nonaccrual assets	0.31	0.47	32	0.67	0.67	57	0.49	0.53	48	0.44
30+ days past due and nonaccrual assets	0.52	0.97	26	0.71	1.29	27	0.54	1.19	12	0.50
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.18	0.36	24	0.43	0.52	46	0.34	0.44	43	0.31
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.37	25	0.48	0.55	47	0.35	0.48	41	0.32
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.24	0.41	31	0.40	0.60	31	0.39	0.53	37	0.39
Allowance for loan and lease losses	48.96	62.64	47	34.07	66.66	21	75.69	115.41	31	76.44
Equity capital + allowance for loan and lease losses	2.34	3.60	37	3.01	4.97	27	2.06	4.28	23	2.04
Tier 1 capital + allowance for loan and lease losses	3.44	4.30	44	4.31	6.05	33	4.30	5.65	42	4.24
Loans and leases + other real estate owned	0.43	0.71	31	0.62	0.97	30	0.56	0.85	29	0.56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.32	0.26	66	0.04	0.39	7	0.05	0.38	8	0.06	0.42	6	0.39	0.44	51
	90+ days past due		0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0.01	0.26	27
	Nonaccrual.....		0.30	0.52	32	0.41	0.76	28	0.20	0.46	26	0.19	0.57	18	0.75	0.69	65
Commercial and industrial	30–89 days past due		0.02	0.24	10	0.06	0.23	19	0.05	0.31	16	0.08	0.30	17	0.20	0.32	39
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0.03	0.05	59
	Nonaccrual.....		0.48	0.57	51	1.03	0.75	72	1.67	0.83	87	1.22	0.76	77	1.59	0.93	75
Individuals	30–89 days past due		0.22	0.63	26	0.40	0.83	27	0.23	0.83	20	0.15	0.84	16	0.14	0.97	12
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....		0.09	0.17	51	0.12	0.28	45	0.11	0.17	52	0.15	0.23	52	0	0.24	19
Depository institution loans	30–89 days past due			0.01		0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due			0		0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....			0		0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		12.07	0.70	95	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50		0			0.07			0.01				0	
	90+ days past due			0		0			0			0				0	
	Nonaccrual.....			0.15		0.09			0.03			0.06				0.06	
Other loans and leases	30–89 days past due		0	0.12	16	0	0.18	15	0	0.20	14	0	0.17	30	0.02	0.20	35
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.02	0.09	54	0.06	0.15	55	0.02	0.13	41	0.13	0.14	66	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	1.12	0.46	90	0.21	0.65	17	0.75	0.67	65	0.30	0.71	20	1.56	0.74	88
	90+ days past due	0	0.24	18	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12
	Nonaccrual	0.35	0.71	26	0.52	0.89	34	1.06	0.73	76	0.93	0.86	63	0.65	0.97	42
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0.34	0.45	36	0.29	0.50	33	0.23	0.61	20
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	0.37	1.18	35	0.72	1.13	49	1.36	1	76	1.01	1.17	68	1.99	1.17	79
Closed-end	30–89 days past due	1.16	0.49	89	0.32	0.65	26	1.14	0.70	79	0.30	0.75	21	2.01	0.79	93
	90+ days past due	0	0.26	18	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13
	Nonaccrual	0.35	0.67	29	0.40	0.87	28	0.78	0.70	59	0.87	0.84	62	0.20	0.96	14
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	9	0.05	0.03	74	0	0.03	8
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	22
	Nonaccrual	0	0.03	25	0.05	0.04	60	0.08	0.04	75	0.05	0.06	57	0.10	0.07	70
Commercial real estate	30–89 days past due	0.06	0.15	44	0.04	0.26	24	0.03	0.18	20	0.05	0.17	21	0.35	0.18	80
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0.01	0.04	44
	Nonaccrual	0.29	0.38	53	0.40	0.62	43	0.18	0.23	47	0.16	0.28	36	0.76	0.34	87
Construction and development	30–89 days past due	0.14	0.17	68	0.02	0.28	31	0.05	0.28	38	0.06	0.21	37	0.20	0.23	58
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.13	0.20	64	0.01	0.41	26	0.01	0.20	32	0.02	0.19	33	0	0.24	8
1–4 family	30–89 days past due	0.14	0.02	92	0.02	0.03	63	0.05	0.06	63	0.06	0.06	66	0.20	0.07	81
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.13	0.01	94	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0	0.13	21	0	0.22	13	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0.01	0.35	29	0.01	0.17	38	0.02	0.15	40	0	0.18	10
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.01	0.08	44	0.01	0.10	42	0.02	0.07	48
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0.01	0.11	42	0	0.05	44	0	0.08	23	0.06	0.10	53
Nonfarm non-residential	30–89 days past due	0.06	0.13	48	0.09	0.23	40	0.04	0.14	23	0.08	0.17	28	0.51	0.17	92
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0.01	0.04	57
	Nonaccrual	0.74	0.45	77	1.07	0.80	65	0.47	0.28	76	0.33	0.30	60	1.25	0.38	95
Owner Occupied	30–89 days past due	0.06	0.04	71	0.09	0.07	68	0.04	0.07	45	0.07	0.09	43	0.15	0.07	77
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0.01	0.02	69
	Nonaccrual	0.74	0.17	97	0.49	0.27	78	0.46	0.16	90	0.29	0.17	74	0.34	0.21	71
Other	30–89 days past due	0	0.08	14	0	0.14	11	0	0.07	9	0.01	0.07	22	0.36	0.09	91
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	17	0.58	0.44	68	0.01	0.10	23	0.04	0.13	38	0.92	0.14	96
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,917,311	3,013,037	3,223,791	3,648,988	4,222,955										
Retained earnings	1,044,548	477,619	1,652,248	1,182,675	723,471										
Accumulated other comprehensive income (AOCI)	65,968	172,523	78,658	-6,075	31,171										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,027,827	3,663,179	4,954,697	4,825,588	4,977,597										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,435,284	1,086,935	2,569,073	2,575,977	2,584,592										
Accumulated other comprehensive income-related adjustments	65,968	172,523	78,658	-6,075	31,171										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,526,575	2,403,721	2,306,966	2,255,686	2,361,834										
Adjustments and deductions for common equity tier 1 capital	0	0	0	98	34										
Common equity tier 1 capital	2,526,575	2,403,721	2,306,966	2,255,588	2,361,800										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	131,000	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	131,000	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	98	34										
Additional tier 1 capital	131,000	0	0	0	0										
Tier 1 Capital	2,657,575	2,403,721	2,306,966	2,255,588	2,361,800										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	718,222	451,837	444,463	440,231	448,752										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	243,393	286,434	174,646	169,333	168,091										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	961,615	738,271	619,109	609,564	616,843										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	961,615	738,271	619,109	609,564	616,843										
Exited advanced approach tier 2 capital															
Total capital	3,619,190	3,141,992	2,926,075	2,865,152	2,978,643										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	40,275,628	29,184,537	26,256,015	24,842,885	24,742,632										
Less: Deductions from common equity tier 1 capital	1,435,284	1,086,935	2,569,073	2,576,075	2,584,626										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	38,840,344	28,097,602	23,686,942	22,266,810	22,158,006										
Total risk-weighted assets	28,508,808	22,837,693	23,584,174	22,525,096	21,657,591										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	8.86	12.37	4	10.53	12.35	24	9.78	12.11	18	10.01	12.09	16	10.91	12.16	33
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	9.32	13.11	2	10.53	13.08	8	9.78	12.78	5	10.01	12.85	5	10.91	12.95	18
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	12.70	14.91	12	13.76	15.23	25	12.41	14.36	15	12.72	14.45	23	13.75	14.63	38
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	6.84	8.98	5	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67	10.66	9.53	83
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			0			0			0			0				0		
Other insurance activities income			0			0			0			0				0		
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			203,836			203,031			199,030			194,897				193,917	0.40	55.79
Analysis Ratios																		
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9			
Premium income / Insurance activities revenue	2.76			2.84			7.32			4.86			4.64					
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.13	12	32	7.38	11.03	37	8.14	11.51	40	8.16	10.22	40	7.75	9.84	42			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	225,759	177,340	229,690	205,393	144,255
Real estate loans.....	0	39,341	39,225	37,139	41,923
Commercial and industrial loans	225,759	137,999	190,465	168,254	102,332
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	225,759	177,340	229,690	205,393	144,255
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			1.45	2.12
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	27.30	6.83	78	-22.79	-2.40	17	11.83	22.48	70	42.38	7.24	84	-11.18	21.19	37
Total selected assets.....	27.30	9.48	78	-22.79	2.04	18	11.83	12.40	72	42.38	3.24	90	-11.18	21.86	33
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
	Percent Change					
	1-Year	5-Year				
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
<hr/>						
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	182,316	258,532	337,426	685,169	265,758	-29.48	-29.74	
Dividends	182,000	258,000	336,000	684,000	265,000	-29.46	-29.73	
Interest	316	532	1,426	1,169	758	-40.60	-33.19	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Total income from subsidiaries	182,316	258,532	337,426	685,169	265,758	-29.48	-29.74	
Securities gains (losses)	0	0	0	0	0	0	0	
Other operating income	49,428	10,749	8,856	7,652	2,635	359.84	2854.45	
Total operating income	231,744	269,281	346,282	692,821	268,393	-13.94	-11.26	
Operating Expenses								
Personnel expenses	13,649	5,374	5,521	4,646	3,955	153.98	324.81	
Interest expense	0	0	0	0	0	0	0	
Other expenses	8,791	10,205	10,950	11,972	9,836	-13.86	-5.82	
Provision for loan and lease losses	0	0	0	0	0	0	0	
Total operating expenses	22,440	15,579	16,471	16,618	13,791	44.04	78.85	
Income (loss) before taxes	212,515	256,698	329,269	675,740	254,602	-17.21	-14.51	
Applicable income taxes (credit)	6,188	3,267	-2,202	-7,262	-19,956	89.41		
Extraordinary items					0			
Income before undistributed income of subsidiaries	206,327	253,431	331,471	683,002	274,558	-18.59	-17.87	
Equity in undistributed income of subsidiaries	400,632	-1,491,005	137,165	-217,663	83,260		296.84	
Bank subsidiaries	400,704	-1,484,284	152,310	-202,706	85,152		349.88	
Nonbank subsidiaries	-72	-6,721	-15,145	-14,957	-1,892			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	606,959	-1,237,574	468,636	465,339	357,818		72.35	
Memoranda								
Bank net income	582,704	-1,226,284	488,310	481,294	350,152		67.41	
Nonbank net income	-72	-6,721	-15,145	-14,957	-1,892			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	4,240,241	102.30	3,914,728	104.83	5,286,693	103.79	5,022,495	5,239,442	8.32	-4.16	
Common and preferred stock	4,190,241	101.09	3,864,728	103.49	5,236,693	102.81	4,972,495	5,189,442	8.42	-4.21	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,000	1.21	50,000	1.34	50,000	0.98	50,000	50,000	0.00	0.00	
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	-314,332	-7.58	-324,415	-8.69	-327,426	-6.43	-324,374	-315,359			
Common and preferred stock	-314,332	-7.58	-324,415	-8.69	-327,426	-6.43	-324,374	-315,359			
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	25		
Securities	28,578	0.69	5,435	0.15	179	0	2,417	2,115	425.81	9208.79	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	174,923	4.22	125,849	3.37	110,871	2.18	242,857	183,511	38.99	-64.35	
Cash and due from unrelated depository institution	2,000	0.05	2,000	0.05	3,090	0.06	2,000	2,000	0.00	-51.57	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	13,490	0.33	10,909	0.29	20,066	0.39	20,629	19,625	23.66	9.51	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	4,144,900	100.00	3,734,506	100.00	5,093,473	100.00	4,966,024	5,131,359	10.99	-10.20	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	10,214	0.25	4,500	0.12	3,721	0.07	5,381	6,527	126.98	378.18	
Balance due to subsidiaries and related institutions	135,055	3.26	135,055	3.62	135,055	2.65	135,055	147,234	0.00	0.52	
Total liabilities	145,269	3.50	139,555	3.74	138,776	2.72	140,436	153,761	4.09	6.43	
Equity Capital	3,999,631	96.50	3,594,951	96.26	4,954,697	97.28	4,825,588	4,977,598	11.26	-10.70	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	1,221	0.03	1,207	0.03	1,219	0.02	1,251	1,305	1.16	-0.57	
Common surplus	3,013,398	72.70	3,100,633	83.03	3,306,006	64.91	3,722,722	4,287,487	-2.81	-27.60	
Retained earnings	1,016,352	24.52	409,391	10.96	1,652,248	32.44	1,182,675	723,471	148.26	177.64	
Accumulated other comprehensive income	65,968	1.59	172,523	4.62	78,658	1.54	-6,075	31,171	-61.76	1002.77	
Other equity capital components	-97,308	-2.35	-88,803	-2.38	-83,434	-1.64	-74,985	-65,836			
Total liabilities and equity capital	4,144,900	100.00	3,734,506	100.00	5,093,473	100.00	4,966,024	5,131,359	10.99	-10.20	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	135,055	3.26	135,055	3.62	135,055	2.65	135,055	147,234	0.00	0.52	
Notes payable to subsidiaries that issued TPS	131,000	3.16	131,000	3.51	131,000	2.57	131,000	143,000	0.00	0.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.94	11.94	83	-32.07	7.29	3	9.63	9.68	50	9.67	10.40	41	7.71	7.61	53
Bank net income / Average equity investment in banks	14.39	11.80	77	-30.27	7.45	3	9.53	10.51	46	9.63	11.19	36	7.64	8.74	46
Nonbank net income / Average equity investment in nonbanks		13.12			9.75			7.89			7.10				4.73
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78				6.82
Bank net income / Parent net income	96	96.79	24		88.16		104.20	82.22	59	103.43	82.56	54	97.86	80.64	37
Nonbank net income / Parent net income		3.40			3.59			5.93			3.78				7.76
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48				82.97
Leverage															
Total liabilities / Equity capital	3.63	16.81	21	3.88	20.06	17	2.80	20.43	15	2.91	20.88	17	3.09	19.94	18
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	3.28	13.63	22	3.64	16.67	19	2.64	16.36	18	2.71	17.10	20	2.87	16.10	21
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	96.91	103.22	14	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16	97.92	102.10	24
Total investment in subs / Equity capital	98.16	108.40	12	99.87	110.16	20	100.09	111.07	25	97.36	112.48	9	98.92	111.30	18
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.20	0.29	16		0.47		-0.10	0.36	21	-0.38	0.35	14	-0.29	0.52	21
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22				2.64
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	158.97	152.85	59	151.72	136.59	66	114.06	177.68	27	229.68	162.34	78	110.40	141.81	36
Cash from ops + noncash items + op expense / Op expense + dividend	189.38	154.48	68	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77	119.10	148.20	40
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	134.59	98.54	78	107.92	134.08	45	57.16	116.34	12	118.71	103.19	71	-18.40	92.33	10
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75				1,909.25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,125.38	1,770.77	90	5,942.01	1,539.23	90	5,061.11	1,632.83	91	10,416.64	1,369.37	96	4,713.19	1,547.94	88
Dividends + interest from subsidiaries / Interest expense + dividends	152.64	174.12	54	161.84	150.43	63	116.74	210.80	20	237.75	188.90	72	107.42	172.51	32
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93				24.63
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.99	3.44	60	3.27	3.85	53	2.11	2.64	56	4.80	2.61	70	3.47	3.24	56
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24		0	0.10	44
Nonaccrual		0.92			1.03			0.54			6.54		0	7.38	36
Total		1.09			1.13			0.58			6.78		0	7.48	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	57.89	66.37	47	63.03	81.10	41	87.20	57.84	78	42.20	57.26	34	90.11	68.72	73
Dividends declared / Net income	19.68	28.27	31		42.29		61.68	33.08	91	61.93	27.33	95	69.14	31.29	89
Net income – dividends / Average equity.....	12.81	8.62	83	-36.20	4.14	3	3.69	6.46	17	3.68	7.33	12	2.38	5.03	23
Percent of Dividends Paid															
Dividends from bank subsidiaries	152.37	155.92	60	161.50	132.17	64	116.24	178.13	34	237.34	157.73	71	107.11	130.71	43
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	152.37	203.53	50	161.50	174.85	56	116.24	260.40	21	237.34	215.26	63	107.11	196.35	28
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	31.23	45.96	30		60.28		68.81	66.55	53	142.12	60.71	95	75.68	59	72
Interest income from bank subsidiaries.....	0.05	0.11	73		0.36		0.29	0.54	67	0.24	0.52	66	0.22	0.76	60
Management and service fees from bank subsidiaries	0	0.88	38		1.47		0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47		0		0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	31.29	51.33	28		62.88		69.10	69.36	46	142.36	63.43	93	75.90	62.82	65
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39		82.95			51.40				102.35	
Interest income from nonbank subsidiaries.....		2.44			7.38		20.25			18.56				8.11	
Management and service fees from nonbank subsidiaries		0.37			0.86		1.92			2.96				0.85	
Other income from nonbank subsidiaries.....		0.07			0.16		1.06			0.15				0.81	
Operating income from nonbank subsidiaries		87.22			79.84		150.41			99.33				165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51		61.23			48.56				59.89	
Interest income from subsidiary holding companies		5.26			8.40		6.54			3.95				2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44		0.36			0.43				0.56	
Other income from subsidiary holding companies.....		-0.40			0.01		0.29			0.01				0	
Operating income from subsidiary holding companies.....		58.37			55.20		76.49			61.19				64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	78.53	74.16	31	95.81	69.76	56	97.03	67.32	63	98.73	65.18	73	98.74	59.17	83
Interest income from bank subsidiaries.....	0.14	0.23	72	0.20	0.63	64	0.41	0.80	68	0.17	0.92	61	0.28	0.94	63
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	78.67	83.13	25	96.01	82.20	41	97.44	78.80	48	98.90	74.20	57	99.02	69.23	75
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0	7.29	11	0	7.64	14	0	9.99	11
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13		83.37			87.87				83.68	
Loans and advances from subsidiaries / Total debt		26.38			27.08		28.33			26.53				39.18	